

**Amendments to the Claims:**

1. (Currently amended) A method for managing a financial transaction of a user at both online and offline merchants, comprising:

providing via a server a merchant identification signal including an identification of both online and offline merchants for selection by a user;

authenticating the user at the server via an authentication signal of a device of the user while the user is at an online or offline site of a merchant selected based on the merchant identification signal, and for an online merchant logging in the user by the server via a login signal sent to the online merchant selected based on the merchant identification signal;

transmitting via the user device directly to a financial institution an activation signal for activating a reusable, pre-existing, unaltered and permanent credit or debit card account number of the user from the user device to the financial institution for processing financial transactions, while the user is authenticated and based on the selection of the merchant by the user based on the merchant identification signal from the server;

submitting a payment request including the reusable, pre-existing, unaltered and permanent credit or debit card account number to the financial institution from the merchant, while the reusable, pre-existing, unaltered and permanent credit or debit card account number is activated; and

de-activating by the user device via a de-activation signal sent by the user device to the financial institution the reusable, pre-existing, unaltered and permanent credit or debit card account number after the payment request is processed and accepted by the financial institution, wherein the financial institution only accepts and processes payment requests received from merchants while the reusable, pre-existing, unaltered and permanent credit or debit card account number is activated, and the financial institution declines payment requests while the reusable, pre-existing, unaltered and permanent credit or debit card account number is de-activated,

wherein when the payment request comprises a recurring payment request or a partial payment request and the method further comprises processing the partial payment request including generating one or more subsequent activation signals by the server and generating

deactivation information based on the selection of the merchant by the user for processing remaining payments or processing the recurring payment request including generating one or more subsequent activation signals by the server and generating deactivation information based on the selection of the merchant by the user for processing recurring payments, and the generation of the subsequent activation signals by the server do not require ~~the authenticating step~~ further authenticating of the user by the server.

2. (Cancelled)

3. (Original) The method of claim 1, further comprising authenticating the user with the user device.

4. (Previously presented) The method of claim 1, wherein the activation signal is automatically transmitted to the financial institution when the user logs into the server.

5. (Previously presented) The method of claim 1, wherein the result of the processing of the financial transaction is transmitted to the user via the server.

6-8. (Cancelled)

9. (Previously presented) The method of claim 1, wherein the activation signal is transmitted as one of a secure signal, an encrypted e-mail message, a secure facsimile message, a secure wireless communications message, a secure telephone communications message, a secure SMS message, and a secure web services message.

10. (Previously presented) The method of claim 1, further comprising:  
creating a unique user name and password for the user at the server; and  
using the unique user name and password in the authenticating step.

11. (Previously presented) The method of claim 1, further comprising de-activating the reusable, pre-existing, unaltered and permanent credit or debit card account number (i) a

predetermined amount of time after the user is authenticated or (ii) after the user goes offline from the server.

12. (Previously presented) The method of claim 1, further comprising:

creating a unique credit or debit card with a limited available balance based on the reusable, pre-existing, unaltered and permanent credit or debit card account number of the user; and

allowing the user to execute financial transactions subject to the available balance using the unique credit or debit card in place of the reusable, pre-existing, unaltered and permanent credit or debit card account number.

13. (Previously presented) The method of claim 12, further comprising:

authenticating the user at the server; and

transmitting from the server the activation signal to the financial institution for processing of the payment request, wherein the financial institution processes online and offline payment requests received from merchants while the unique credit or debit card is activated and declines payment requests while the unique credit or debit card is de-activated.

14. (Previously presented) The method of claim 13, wherein the payment requests comprises partial payment requests and the method further comprises processing the partial payment requests including generating subsequent activation signals for processing remaining payments.

15. (Previously presented) The method of claim 13, wherein the payment requests comprises recurring payment requests and the method further comprises processing the recurring payment requests including generating subsequent activation signals for processing the recurring payments.

16. (Original) The method of claim 1, wherein the user authentication includes at least one of authentication of the user based on a user name and password of the user,

authentication of the user based on biometric information of the user, and authentication of the user based on personal identification number information of the user.

17. (Original) The method of claim 1, wherein the de-activating of the reusable, pre-existing, unaltered and permanent credit or debit card account number is performed at the financial institution after the processing of the payment request.

18. (Previously presented) The method of claim 1, wherein the financial institution includes web services for processing the activation signal and the user device is enabled to access the web services of the financial institution for transmitting the activation signal.

19. (Cancelled)

20. (Original) The method of claim 1, further comprising transmitting the reusable, pre-existing, unaltered and permanent credit or debit card account number from the user device to a device of the merchant for processing the payment request.

21. (Original) The method of claim 20, further comprising storing the reusable, pre-existing, unaltered and permanent credit or debit card account number on the user device via a secure mechanism.

22. (Original) The method of claim 1, further comprising reading the reusable, pre-existing, unaltered and permanent credit or debit card account number from a card via a card reader device of the merchant for processing the payment request.

23-25. (Cancelled)

26. (Currently amended) A computer program product for managing a financial transaction of a user at both online and offline merchants, including one or more computer readable instructions embedded on a computer readable medium and configured to cause one or more computer processors to perform the steps of:

providing via a server a merchant identification signal including an identification of both online and offline merchants for selection by a user;

authenticating the user at the server via an authentication signal of a device of the user while the user is at an online or offline site of a merchant selected based on the merchant identification signal, and for an online merchant logging in the user by the server via a login signal sent to the online merchant selected based on the merchant identification signal;

transmitting via the user device directly to a financial institution an activation ~~information~~ signal for activating a reusable, pre-existing, unaltered and permanent credit or debit card account number of the user from the user device to the financial institution for processing financial transactions, while the user is authenticated and based on the selection of the merchant by the user based on the merchant identification signal from the server;

submitting a payment request including the reusable, pre-existing, unaltered and permanent credit or debit card account number to the financial institution from the merchant, while the reusable, pre-existing, unaltered and permanent credit or debit card account number is activated; and

de-activating by the user device via a de-activation signal sent by the user device to the financial institution the reusable, pre-existing, unaltered and permanent credit or debit card account number after the payment request is processed and accepted by the financial institution, wherein the financial institution only accepts and processes payment requests received from merchants while the reusable, pre-existing, unaltered and permanent credit or debit card account number is activated, and the financial institution declines payment requests while the reusable, pre-existing, unaltered and permanent credit or debit card account number is de-activated,

wherein when the payment request comprises a recurring payment request or a partial payment request and the method further comprises processing the partial payment request including generating one or more subsequent activation signals by the server and generating deactivation information based on the selection of the merchant by the user for processing remaining payments or processing the recurring payment request including generating one or more subsequent activation signals by the server and generating deactivation information based on the selection of the merchant by the user for processing recurring payments, and

the generation of the subsequent activation signals by the server do not require ~~the authenticating step~~ further authenticating of the user by the server.

27. (Currently amended) A system for managing a financial transaction of a user at both online and offline merchants, the system comprising:

a server configured to provide a merchant identification signal including an identification of both online and offline merchants for selection by a user; and

a user device connected to the server over a communications network;

wherein the server is configured to authenticate the user via an authentication signal of ~~[[a]]~~ the device of the user while the user is at an online or offline site of a merchant selected based on the merchant identification signal, and for an online merchant log in the user via a login signal sent to the online merchant selected based on the merchant identification signal;

wherein the user device is configured to transmit directly to a financial institution an activation signal for activating a reusable, pre-existing, unaltered and permanent credit or debit card account number of the user from the user device to the financial institution for processing financial transactions, while the user is authenticated and based on the selection of the merchant by the user based on the merchant identification signal from the server;

wherein the merchant ~~submitting~~ submits a payment request including the reusable, pre-existing, unaltered and permanent credit or debit card account number to the financial institution, while the reusable, pre-existing, unaltered and permanent credit or debit card account number is activated; ~~[[and]]~~

wherein the reusable, pre-existing, unaltered and permanent credit or debit card account number is de-activated by the user device via a de-activation signal sent by the user device to the financial institution after the payment request is processed and accepted by the financial institution, wherein the financial institution only accepts and processes payment requests received from merchants while the reusable, pre-existing, unaltered and permanent credit or debit card account number is activated, and the financial institution declines payment requests while the reusable, pre-existing, unaltered and permanent credit or debit card account number is de-activated; ~~[[.]]~~

wherein when the payment request comprises a recurring payment request or a partial payment request and the system is ~~configure for processing~~ configured to process the partial payment request ~~including by~~ generating one or more subsequent activation signals by the server and generating deactivation information based on the selection of the merchant by the user for processing remaining payments or processing the recurring payment request including generating one or more subsequent activation by the server and generating deactivation information based on the selection of the merchant by the user for processing recurring payments;[[,]] and

wherein the generation of the subsequent activation signals by the server do not require [[the]] further authenticating of the user by the server.

28-29. (Cancelled)

30. (Previously presented) The computer program product of claim 26, further comprising authenticating the user with the user device.

31. (Previously presented) The computer program product of claim 26, wherein the activation signal is automatically transmitted to the financial institution when the user logs into the server.

32. (Previously presented) The computer program product of claim 26, wherein the result of the processing of the financial transaction is transmitted to the user via the server.

33. (Previously presented) The computer program product of claim 26, wherein the activation signal is transmitted as one of a secure signal, an encrypted e-mail message, a secure facsimile message, a secure wireless communications message, a secure telephone communications message, a secure SMS message, and a secure web services message.

34. (Previously presented) The computer program product of claim 26, further comprising:

creating a unique user name and password for the user at the server; and

using the unique user name and password in the authenticating step.

35. (Previously presented) The computer program product of claim 26, further comprising de-activating the reusable, pre-existing, unaltered and permanent credit or debit card account number (i) a predetermined amount of time after the user is authenticated or (ii) after the user goes offline from the server.

36. (Previously presented) The computer program product of claim 26, further comprising:

creating a unique credit or debit card with a limited available balance based on the reusable, pre-existing, unaltered and permanent credit or debit card account number of the user; and

allowing the user to execute financial transactions subject to the available balance using the unique credit or debit card in place of the reusable, pre-existing, unaltered and permanent credit or debit card account number.

37. (Previously presented) The computer program product of claim 36, further comprising:

authenticating the user at the server; and

transmitting from the server the activation signal to the financial institution for processing of the payment request, wherein the financial institution processes online and offline payment requests received from merchants while the unique credit or debit card is activated and declines payment requests while the unique credit or debit card is de-activated.

38. (Previously presented) The computer program product of claim 37, wherein the payment requests comprises partial payment requests and further comprising processing the partial payment requests including generating subsequent activation signals for processing remaining payments.

39. (Previously presented) The computer program product of claim 37, wherein the payment requests comprises recurring payment requests and further comprising processing



the recurring payment requests including generating subsequent activation signals for processing the recurring payments.

40. (Previously presented) The computer program product of claim 26, wherein the user authentication includes at least one of authentication of the user based on a user name and password of the user, authentication of the user based on biometric information of the user, and authentication of the user based on personal identification number information of the user.

41. (Previously presented) The computer program product of claim 26, wherein the de-activating of the reusable, pre-existing, unaltered and permanent credit or debit card account number is performed at the financial institution after the processing of the payment request.

42. (Previously presented) The computer program product of claim 26, wherein the financial institution includes web services for processing the activation signal and the user device is enabled to access the web services of the financial institution for transmitting the activation signal.

43. (Previously presented) The computer program product of claim 26, further comprising transmitting the reusable, pre-existing, unaltered and permanent credit or debit card account number from the user device to a device of the merchant for processing the payment request.

44. (Previously presented) The computer program product of claim 43, further comprising storing the reusable, pre-existing, unaltered and permanent credit or debit card account number on the user device via a secure mechanism.

45. (Previously presented) The computer program product of claim 26, further comprising reading the reusable, pre-existing, unaltered and permanent credit or debit card

account number from a card via a card reader device of the merchant for processing the payment request.

46. (Previously presented) The system of claim 27, further comprising authenticating the user with the user device.

47. (Previously presented) The system of claim 27, wherein the activation signal is automatically transmitted to the financial institution when the user logs into the server.

48. (Previously presented) The system of claim 27, wherein the result of the processing of the financial transaction is transmitted to the user via the server.

49. (Previously presented) The system of claim 27, wherein the activation signal is transmitted as one of a secure signal, an encrypted e-mail message, a secure facsimile message, a secure wireless communications message, a secure telephone communications message, a secure SMS message, and a secure web services message.

50. (Previously presented) The system of claim 27, further comprising:  
creating a unique user name and password for the user at the server; and  
using the unique user name and password in the authenticating of the user.

51. (Previously presented) The system of claim 27, wherein the system is configured for de-activating the reusable, pre-existing, unaltered and permanent credit or debit card account number (i) a predetermined amount of time after the user is authenticated or (ii) after the user goes offline from the server.

52. (Previously presented) The system of claim 27, further comprising a unique credit or debit card with a limited available balance created based on the reusable, pre-existing, unaltered and permanent credit or debit card account number of the user,

wherein the system is configured for allowing the user to execute financial transactions subject to the available balance using the unique credit or debit card in place of the reusable, pre-existing, unaltered and permanent credit or debit card account number.

53. (Previously presented) The system of claim 52, further comprising:  
authenticating the user at the server; and

transmitting from the server the activation signal to the financial institution for processing of the payment request, wherein the financial institution processes online and offline payment requests received from merchants while the unique credit or debit card is activated and declines payment requests while the unique credit or debit card is de-activated.

54. (Previously presented) The system of claim 53, wherein the payment requests comprises partial payment requests and further comprising processing the partial payment requests including generating subsequent activation signals for processing remaining payments.

55. (Previously presented) The system of claim 53, wherein the payment requests comprises recurring payment requests and further comprising processing the recurring payment requests including generating subsequent activation signals for processing the recurring payments.

56. (Previously presented) The system of claim 27, wherein the user authentication includes at least one of authentication of the user based on a user name and password of the user, authentication of the user based on biometric information of the user, and authentication of the user based on personal identification number information of the user.

57. (Previously presented) The system of claim 27, wherein the de-activating of the reusable, pre-existing, unaltered and permanent credit or debit card account number is performed at the financial institution after the processing of the payment request.

58. (Previously presented) The system of claim 27, wherein the financial institution includes web services for processing the activation signal and the user device is enabled to access the web services of the financial institution for transmitting the activation signal.

59. (Previously presented) The system of claim 27, further comprising transmitting the reusable, pre-existing, unaltered and permanent credit or debit card account number from the user device to a device of the merchant for processing the payment request.

60. (Previously presented) The system of claim 59, further comprising storing the reusable, pre-existing, unaltered and permanent credit or debit card account number on the user device via a secure mechanism.

61. (Previously presented) The system of claim 27, further comprising reading the reusable, pre-existing, unaltered and permanent credit or debit card account number from a card via a card reader device of the merchant for processing the payment request.